



**Please return to:**  
**This instrument prepared by**  
**Floyd Healy**  
**1405 N. Pierce, Suite 306**  
**Little Rock, Arkansas 72207**  
**(501) 663-6200**

**Grantor's Address:**  
**Wells Fargo Bank, N.A.**  
**C/o Wells Fargo Bank, N.A.**  
**2051 Killebrew Drive, Suite 220**  
**Bloomington, Minnesota 55425**  
**(952) 562-1799**

**Grantee's Address:**  
**Floyd Healy**  
**1405 N. Pierce, Suite 306**  
**Little Rock, Arkansas 72207**  
**(501) 663-6200**

**Indexing Instructions: 1.1 acre situated in S-24,T-1-S,R-7-W, Chickasaw Cession, DeSoto County, Mississippi**  
**SUBSTITUTION OF TRUSTEE**

WHEREAS, Calvin Bridgeforth and Shirley Bridgeforth executed a Deed of Trust dated August 5, 1999, in favor of Reggie Howard, Trustee(s), and TMS Mortgage Inc., dba The Money Store, Lender, for the benefit of the owner and holder of a certain indebtedness, TMS Mortgage Inc., dba The Money Store; and

WHEREAS, said Deed of Trust was filed of record on August 12, 1999, and recorded in Book 1138 at Page 0699, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, Wells Fargo Bank, N.A., the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Reggie Howard or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Reggie Howard or any subsequently appointed Substitute Trustee.

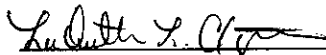
Default having been made in the payment of said indebtedness, Wells Fargo Bank, N.A., owner and legal holder, has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed

with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should Wells Fargo Bank, N.A., become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 27th day of February, 2012.

Wells Fargo Bank, N.A..



LaQuitta L. Clayton

Vice President of Loan Documentation

**ACKNOWLEDGEMENT**

**STATE OF North Carolina**

**COUNTY OF Wake**

On this 27<sup>th</sup> day of February, 2012, before me, Tracy C. Moore, Notary Public, personally appeared LaQuitta L. Clayton, who acknowledged that s/he was the Vice President of Loan Documentation of Wells Fargo Bank, N.A., who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the document.

Witness my hand and official seal this the 27th day of February, 2012.

*Tracy Moore*

Notary Public

My Commission Expires:

08/11/2014

